



**starting a  
small  
business**

*"Whatever the mind can  
conceive and believe; the  
mind can achieve."  
-Napoleon Hill-*

Tom Davies Square / Place Tom Davies  
200, rue Brady Street  
Sudbury, ON P3E 3L9  
705-688-7582 / 1-800-668-7582  
[www.regionalbusiness.ca](http://www.regionalbusiness.ca)





## NEED HELP WITH YOUR NEW BUSINESS VENTURE?

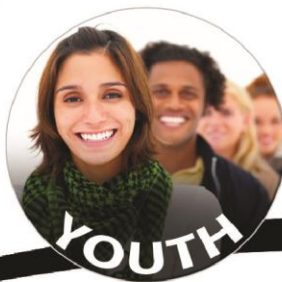
The regional Business Centre staff are ready  
to assist you throughout the process.

### Our services include:

- Information on starting and expanding a business
- Assistance with business plan development
- Guidance on regulations, licenses and registrations
- Market research and access to resource library
- Access to loans, grants and other financial incentive programs
- Business seminars, networking and mentoring opportunities
- Online business registrations
- One-on-one consultations

### Be sure to pick up the following guides:

- Starting a Small Business
- Writing a Business Plan
- The Funding Handbook
- Greater Sudbury Statistics Handbook



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# CHOOSING YOUR LEGAL STRUCTURE

You have the choice of registering your business name as a sole proprietorship, partnership, or a corporation. Choosing the structure that is suitable for your business can sometimes be challenging. However, it is wise to evaluate each form of business organization to determine which one is appropriate.

## **Keep the following things in mind:**

- Different structures are accompanied by different abilities to reduce costs and maximize profits.
- If you are looking for investors, partners, or raising share capital, it may be easier to accomplish this with a certain type of business structure.
- Taxation regulations and procedures differ according to business structure.

## **There are 3 legal structure options:**

- Sole Proprietorship (See page 3)
- Partnership (See page 6)
- Corporation (See page 10)

Sole Proprietorship vs. Partnership vs. Incorporation		
Type of Business Organization	Advantages	Disadvantages
<b>Sole Proprietorship</b> <i>Business owned by one person, called a "proprietor."</i>	<ul style="list-style-type: none"> <li>• Low start-up costs</li> <li>• Owner has direct control</li> <li>• All profits go to owner</li> <li>• Less regulations than other forms of business</li> <li>• Minimal requirements for working capital</li> <li>• Tax advantages for the small business owner (losses can be applied against other income of proprietor)</li> </ul>	<ul style="list-style-type: none"> <li>• Owner assumes all risk of business, responsible for payment of all business debt</li> <li>• Difficult to raise capital</li> <li>• Lack of continuity (ownership not transferable)</li> <li>• Possible tax disadvantages (profits must be added to personal income)</li> </ul>
<b>Partnership</b> <i>Business owned by two or more individuals or corporations.</i>	<ul style="list-style-type: none"> <li>• Low start-up costs</li> <li>• Ease of formation</li> <li>• Broader management base</li> <li>• Limited outside regulation</li> <li>• Partners provide sources of additional capital and skills</li> <li>• Possible tax advantage</li> </ul>	<ul style="list-style-type: none"> <li>• Partners assume personal liability for debts of business</li> <li>• Difficulty in raising additional capital</li> <li>• Divided authority</li> <li>• Difficulty in finding suitable partners</li> <li>• Partners can legally bind each other without prior approval</li> <li>• Lack of continuity</li> <li>• More complex record keeping and tax returns</li> </ul>
<b>Corporation</b> <i>A separate legal entity which can enter into contracts and own property, separately and distinctly from its owners who are the shareholders.</i>	<ul style="list-style-type: none"> <li>• Limited liability (generally limited to individual's personal investment in the business)</li> <li>• Continuous existence (ownership transferable)</li> <li>• Legal entity</li> <li>• Easier to raise capital</li> <li>• (i.e. money for the business can be raised by selling shares)</li> <li>• Specialized management</li> <li>• Possible tax advantages</li> </ul>	<ul style="list-style-type: none"> <li>• Most expensive and complicated form of business to organize</li> <li>• Closely regulated</li> <li>• Charter restrictions</li> <li>• Extensive record keeping and complex taxation</li> <li>• Shareholders may be held legally responsible in certain circumstances</li> </ul>

# SOLE PROPRIETORSHIP CHECKLIST

- ☐ **Choosing your Legal Structure** (page 1)
- ☐ **Choosing a Sole Proprietorship as your legal structure** (page 4)
- ☐ **Choosing a Business Name** (page 4)
- ☐ **Registering your business name with Service Ontario** (page 5)  
(Master Business License \$60 renewable every 5 years)
- ☐ **Contacting the City of Greater Sudbury By-Law Department for municipal licenses and permits** (page 17)  
(Costs vary on industry types)
- ☐ **Contacting the City of Greater Sudbury Planning Department for zoning and Building Services for Building Permits.** (page 17)
- ☐ **Registering with industry specific agencies; *if applicable***  
(See page 28 for some contact information)
- ☐ **Registering for HST with Canada Revenue Industry; *if applicable*** (page 18)
- ☐ **Obtaining Business Insurance** (page 19)  
(Liability, Disability, Property, Vehicle and/or Home Insurance, Errors & Omissions, Business Interruption Insurance)
- ☐ **Complying with the Accessibility Standards for Customer Service; *if applicable*** (page 19)
- ☐ **Registering for mandatory WSIB coverage in the construction industry; *if applicable*** (page 20)
- ☐ **Other Self-Employment Obligations & Considerations: WSIB, EI Special Benefits, CPP Contributions and Claiming Business Income.** (page 20-22)
- ☐ **Hiring employees** (page 23)
- ☐ **Useful Internet Sites** (page 33)

# SOLE PROPRIETORSHIP

## **STRUCTURE DESCRIPTION**

A sole proprietorship is a single unincorporated business owner. This form of business organization is the most simple and common for self-employed people. As a sole proprietor you assume complete responsibility/ liability for your business. Any income generated and expenses incurred are claimed through personal income taxes each year.

## **THE BUSINESS NAME**

If the business will operate in your given name, you are not required to register the business. If you attach any word to your given name, you are required to register under the Business Names Act.

Bill Gates - ***Does Not Need to Register***  
Bill Gates Computers - ***Does Need to Register***

The business name that you have chosen can be searched before registering your business. The free search is conducted in Canada and generates a list of existing business names, as well as trademarks, that are similar to the one being proposed.

**There are 2 ways to do a business name search:**

<b>In Person</b>	<b>Regional Business Centre</b> Tom Davies Square, 200 Brady Street Sudbury, ON P3E 3L9 (Credit card only)
<b>Online</b>	<b>Nuans Name Search</b> <a href="http://www.nuans.com/auth/app/scr/corp/nuans/public/PreSearch.html?reportType=6&amp;lang=eng">www.nuans.com/auth/app/scr/corp/nuans/public/PreSearch.html?reportType=6&amp;lang=eng</a>



## **MASTER BUSINESS LICENSE**

This license is required for all businesses operating in Ontario under a trade/business name. The license allows the business to **advertise the name and to open a business bank account**. Financial institutions require proof of registration to open a business account. The Master Business License will provide them with the business identification number (9-digit ID number).

***Note:***

The registration of the business name does not grant you exclusive use of the name. In other words, the Regional Business Centre and the Province of Ontario are not required to inform you of a business name that has already been registered.

To legally protect your business name, you would have to register a trademark/trade name or incorporate that name in the area you wish to be protected. If you would like more information on protecting your business name, contact the Regional Business Centre.

## **Where to Register**

When you are ready to register your business, you can visit the Regional Business Centre where an employee will assist you with the **online registration** and answer any questions you may have. There is a fee of **\$60.00** (renewable every five years). The online registration also enables you to register for Employer Health Tax and Workplace Safety and Insurance.

***Important:*** You will not be notified about an expiring or expired business license. Be sure to monitor the license's expiration date to renew.

### **There are two ways you can register:**

<b>In Person</b>	<b>Regional Business Centre</b> Tom Davies Square, 200 Brady Street Sudbury, ON P3E 3L9 (Credit card only)
<b>Online</b>	<b>Service Ontario</b> <a href="http://www.ontario.ca/page/ontario-business-registry">www.ontario.ca/page/ontario-business-registry</a>
<b>Mail or Email</b>	<b>Service Ontario – Central Forms Repository</b> <a href="http://www.forms.mgcs.gov.on.ca/en/dataset/5288">www.forms.mgcs.gov.on.ca/en/dataset/5288</a>

# PARTNERSHIP CHECKLIST

- ☐ **Choosing your legal structure** (page 1)
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# PARTNERSHIPS

## STRUCTURE DESCRIPTION

General Partnership	Limited Partnership
<p>A General partnership is the ownership structure involving two or more individuals, corporations, trusts, or partnerships joining together to carry on the business as one. As a partnership, each partner assumes unlimited liability for the debts and liabilities of that partnership. The partnership is bound by the actions of any member, as long as the actions are within the usual scope of the operations.</p>	<p>In a limited partnership, the partners are liable only to the extent of the capital they have contributed. There must be at least one managing partner, and that one partner has unlimited liability. The limited partner will become a general partner if they take on ANY part of the management in the partnership.</p> <p>Typically, only accountants and lawyers are able to open LLPs in Ontario.</p> <p>Refer to the Limited Liability Partnership Act for the rights powers, and obligations of the limited partner. A paper or electronic copy can be found at:</p> <p><b>Ontario Government Bookstore</b> 880 Bay St. Toronto, ON M7A 1N8 <a href="http://www.e-laws.gov.on.ca">www.e-laws.gov.on.ca</a></p>

## **PREPARING A PARTNERSHIP AGREEMENT**

A Partnership Agreement is a voluntary contract between two or more persons to enter into a business relationship between or among one another with the intention of carrying out the said business and sharing its profits/losses among themselves as agreed to in the document.

The parties to the agreement are referred to as Partners. The Partners agree to put all their capital, labor, and skills towards achieving maximum gains from the venture. A Partnership Agreement will also spell out the manner in which it may be dissolved and must be signed and followed by each of the Partners.

If you are considering forming a partnership, a partnership agreement will identify the terms and conditions for all parties involved.

## **THE BUSINESS NAME**

The business name that you have chosen can be searched before registering your business. The free search is conducted in Canada and generates a list of existing business names, as well as trademarks, that are similar to the one being proposed.

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**There are two ways to do a business name search:**

<b>In Person</b>	<b>Regional Business Centre</b> Tom Davies Square, 200 Brady Street Sudbury, ON P3E 3L9 (Credit card only)
<b>Online</b>	<b>Nuans Name Search</b> <a href="http://www.nuans.com/auth/app/scr/corp/nuans/public/PreSearch.html?reportType=6&amp;lang=eng">www.nuans.com/auth/app/scr/corp/nuans/public/PreSearch.html?reportType=6&amp;lang=eng</a>

## **MASTER BUSINESS LICENSE**

This license is required for all businesses operating in Ontario under a trade/business name. The license allows the business to **advertise the name and to open a business bank account**. Financial institutions require proof of registration to open a business account. The Master Business License will provide them with the business identification number (9-digit ID number).

***Note:***

The registration of the business name does not grant you exclusive use of the name. In other words, the Regional Business Centre and the Province of Ontario are not required to inform you of a business name that has already been registered.

To legally protect your business name, you would have to register a trademark/trade name or incorporate that name in the area you wish to be protected. If you would like more information on protecting your business name, contact the Regional Business Centre.

To register as a partnership within the Regional Business Centre, it is required that all members of the partnership are present during the process.

### **Where to Register**

When you are ready to register your business, you can visit the Regional Business Centre where an employee will assist you with the **online registration** and answer any questions you may have. There is a fee of **\$60.00** (renewable every five years). The online registration also enables you to register for Employer Health Tax and Workplace Safety and Insurance.

***Important:*** You will not be notified about an expiring or expired business license. Be sure to monitor the license's expiration date to renew.

### **There are two ways you can register:**

<b>In Person</b>	<b>Regional Business Centre</b> Tom Davies Square, 200 Brady Street Sudbury, ON P3E 3L9 (Credit card only)
<b>Online</b>	<b>Service Ontario</b> <a href="http://www.ontario.ca/page/ontario-business-registry">www.ontario.ca/page/ontario-business-registry</a>
<b>Mail or Email</b>	<b>Service Ontario – Central Forms Repository</b> <a href="http://www.forms.mgcs.gov.on.ca/en/dataset/5298">www.forms.mgcs.gov.on.ca/en/dataset/5298</a>

# CORPORATION CHECKLIST

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- ☐ **Choosing a Corporation as your legal structure** (page 11)
- ☐ **Choosing your legal structure: Provincial Corporation or Federal Corporation** (page 12)
- ☐ **Completing the registration process of Articles of Incorporation** (page 13-14)
- ☐ **Choosing a Business Name** (i.e.: Microsoft Inc.) **or Registered Number Company** (i.e.: 123456 Ontario Ltd.) (page 15)
- ☐ **Registering your business name with Service Ontario if you require an “operating as” Trade Name** (page 15)  
(Master Business License \$60 renewable every 5 years)
- ☐ **Paying yourself as a corporation director/officer.** (page 16)
- ☐ **Contacting the City of Greater Sudbury By-Law Department for municipal licenses and permits** (page 17)  
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# CORPORATION

## **STRUCTURE DESCRIPTION**

A corporation is the legal structure which creates a business as a completely separate legal entity from its directors/owners. With time a corporation offers little liability of the owners since the entity can enter into contracts separately and distinctly from the directors/owners.

It is important to note:

- If the owner personally guarantees a contract, then that owner is taking on liability.
- If the owner personally does something that affects the business, they will be held responsible/liable.
- If the owner files the incorporation papers themselves, if there are any mistakes or missing clauses, they would become personally liable once again.

### ***Note:***

*This is a guideline about how to incorporate a business on your own. **Depending on the complexity of your business situation, you may wish to contract the services of a lawyer.***

## **PROVINCIAL CORPORATIONS VS. FEDERAL CORPORATIONS**

If you're thinking of incorporating your business, you will need to decide whether you should incorporate federally (under the Canada Business Corporations Act) or provincially (in Ontario under the Ontario Business Corporations Act).

The following table explains the pros and cons of provincial and federal incorporation.

Type of Corporation	Advantages	Disadvantages
<b>Provincial Corporation</b>	<ul style="list-style-type: none"><li>• Name selection is self-policing</li><li>• Name only needs to be available under Ontario laws</li><li>• Faster incorporation turnaround time (real time available)</li><li>• No government fee for Form 1 filings under the Corporations Information Act (Initial Return, Notice of Change, and Annual Return)</li></ul>	<ul style="list-style-type: none"><li>• Higher government incorporation fee</li><li>• May be difficult to use corporate name when expanding into other provinces</li></ul>
<b>Federal Corporation</b>	<ul style="list-style-type: none"><li>• Name decision by government examiners based on availability across Canada</li><li>• Enhanced name protection</li><li>• Increased global recognition of federal charter</li><li>• Ability to operate in every province</li><li>• Lower government incorporation fee</li><li>• Filing Articles of Incorporation and other required documents online is accessible and convenient</li><li>• Location flexibility</li><li>• High quality clientele service</li><li>• Resources for small businesses</li></ul>	<ul style="list-style-type: none"><li>• Finding an available name is more difficult</li><li>• Name decision made by government examiners</li><li>• Longer processing time (1-2 days)</li><li>• Government fees associated with annual filings</li></ul>



## COMPLETING PROVINCIAL OR FEDERAL PROCESSES

Provincial Corporation	Federal Corporation
<p><b>The following must be completed:</b></p> <ol style="list-style-type: none"> <li>Articles of incorporation (Form 1) in duplicate. Forms are available online at <a href="http://www.forms.mgcs.gov.on.ca/en/dataset/5351">www.forms.mgcs.gov.on.ca/en/dataset/5351</a> or <a href="http://www.ontario.ca/page/ontario-business-registry">www.ontario.ca/page/ontario-business-registry</a>. You can also obtain this form from a lawyer.</li> <li>An original copy of a NUANS Name Search Report. This report reserves the name for a 90-day period. You can complete the NUANS name search either by telephone or electronically. A NUANS is not required if incorporating a numbered company. <b>Complete the <u>provincial</u> Name Search:</b> <p style="text-align: center;">By Phone:  <b>ESC Corporate Services Ltd.</b>  1-800-668-8208  <a href="http://www.eservicecorp.ca">www.eservicecorp.ca</a></p> <p style="text-align: center;">Or Online:  <b>OnCorp Direct</b>  <a href="http://www.oncorp.com">www.oncorp.com</a>  1-800-268-7580</p> </li> <li>Covering letter with contact information (Name, Return Address and Telephone Number). If a future date of incorporation (up to 30 days ahead) is required, it must be set out in the covering letter.</li> <li>A cheque of \$360 made payable to the Minister of Finance for filing in person, by e-mail, by fax, or by mail. You can file online through a licensed provider where cost will vary.</li> </ol>	<p><b>The following must be completed:</b></p> <ol style="list-style-type: none"> <li>Articles of incorporation (Form 1) in duplicate. Forms are available from a lawyer or online (<a href="http://www.ic.gc.ca/eic/site/cd-dgc.nsf/eng/cs05260.html">www.ic.gc.ca/eic/site/cd-dgc.nsf/eng/cs05260.html</a>)</li> <li>Complete Initial Registered Office Address and First Board of Directors (Form 2). Available online at (<a href="http://www.ic.gc.ca/eic/site/cd-dgc.nsf/eng/cs05260.html">www.ic.gc.ca/eic/site/cd-dgc.nsf/eng/cs05260.html</a>)</li> <li>An original copy of a NUANS Name Search Report. This report reserves the name for a 90-day period. You can complete the NUANS name search either by telephone or electronically. A NUANS is not required if incorporating a numbered company.</li> </ol> <p><b>Complete the <u>federal</u> NUANS Name search</b> electronically at <a href="http://www.nuans.com">www.nuans.com</a> cost \$20.</p> <ol style="list-style-type: none"> <li>Include information about the proposed name.</li> </ol> <p>You can complete a "Corporate Name Information" Form. Available online at <a href="http://www.ic.gc.ca/eic/site/cd-dgc.nsf/vwapj/CNIF-e.pdf/\$file/CNIF-e.pdf">www.ic.gc.ca/eic/site/cd-dgc.nsf/vwapj/CNIF-e.pdf/\$file/CNIF-e.pdf</a></p>

## **FILING ARTICLES OF INCORPORATION:**

<b>FILING PROVINCIAL ARTICLES</b>	<b>FILING FEDERAL ARTICLES</b>
<b>ONLINE (costs vary)</b>	<b>ONLINE (fee: \$200)</b>
<p><b>ecore by Dye &amp; Durham Corporation</b>  <a href="http://www.oncorp.com">www.oncorp.com</a>  Telephone: (416) 640-7100  Toll free: 1-800-268-7580</p> <p><b>ESC Corporate Services Ltd</b>  <a href="http://www.eservicecorp.ca">www.eservicecorp.ca</a>  Telephone: (416) 595-7177  Toll free: 1-800-668-8208</p>	<p><b>Corporations Canada</b>  <a href="http://www.corporations.ic.gc.ca">www.corporations.ic.gc.ca</a></p>
<b>MAIL (fee: \$360)</b>	<b>MAIL OR IN PERSON (fee: \$250)</b>
<p><b>Business and Personal Property Branch</b>  Ministry of Public and Business Service Delivery  393 University Ave. Suite 200,  Toronto, ON M5G 2M2  Articles (in duplicate, original Ontario based NUANS name search report (if applicable), covering letter</p>	<p><b>The Director, Canada Business Corporations Act</b>  Jean Edmonds Tower, South  9<sup>th</sup> Floor, 365 Laurier Ave. West  Ottawa, ON K1A 0C8</p>
<b>Ontario Business Registry</b>	<b>BY FAX (fee: \$250)</b>
<p><b>Service Ontario</b>  <a href="http://www.ontario.ca/page/ontario-business-registry">www.ontario.ca/page/ontario-business-registry</a></p>	<p>1-800-361-3223</p>
<p>Online purchases: Can be made using a Credit Card.  Mail: Certified cheque, money order or personal cheque payable to the Minister of Finance.  In person: Cash, Debit, Credit Card, or Cheques (payable to Minister of Finance)</p>	<p>Fees can be paid by cheque, MasterCard, and Visa. Cheques are payable to the Receiver General for Canada and can be sent to:</p> <p style="text-align: center;">The Director, Canada Business Corporations Act  Jean Edmonds Tower, South  9<sup>th</sup> Floor, 365 Laurier Ave. West  Ottawa, ON K1A 0C8</p>

## **CHOOSING A CORPORATE NAME OR NUMBERED COMPANY**

<b>Corporate Name</b> (i.e.: Microsoft Inc.)	<b>Number Company</b> (i.e.: 123456 Ontario Ltd.)
By incorporating a business name, you obtain legal ownership.  <b>Note:</b> <i>A Master Business License is not required when incorporating a specific name.</i>	If you register as a numbered company and you wish to use an 'operating as' name, you <u>must register</u> that name under the corporation with Service Ontario. This is called the Master Business License

## **MASTER BUSINESS LICENSE**

This license is required for all Corporations operating in Ontario using an **"OPERATING AS" Trade Name**. (i.e.: Microsoft Inc. "operating as" Bob's Computer Repair OR 123456 Ontario Ltd. "operating as" Bob's Computer Repair).

The license allows the business to **advertise the name and to open a business bank account**. Financial institutions require proof of registration to open a business account. The Master Business License will provide them with the business identification number (9-digit ID number).

## **Where to Register**

When you are ready to register your **"OPERATING AS" Trade Name**, you can visit the Regional Business Centre where an employee will assist you with the **online registration** and answer any questions you may have. There is a fee of **\$60.00** (renewable every five years). The online registration also enables you to register for Employer Health Tax and Workplace Safety and Insurance.

**There are three ways you can register:**

<b>In Person</b>	<b>Regional Business Centre</b> Tom Davies Square, 200 Brady Street Sudbury, ON P3E 3L9 (Credit card only)
<b>Online</b>	<b>Service Ontario</b> <a href="http://www.ontario.ca/page/ontario-business-registry">www.ontario.ca/page/ontario-business-registry</a>
<b>Email or Mail</b>	<b>Service Ontario</b> <a href="http://www.ontario.ca/page/ontario-business-registry">www.ontario.ca/page/ontario-business-registry</a>

## **PAYING YOURSELF AS A CORPORATE DIRECTOR/OFFICER**

As a corporation director/officer, there are different options available to you when it comes to paying yourself. The most common methods of compensation are salary and dividends, or a combination of both. You may want to speak with an accountant to determine which option will offer you the most tax advantages for your particular business situation.

### **Salary:**

Corporation directors/officers can be considered employees and added to the company's payroll; therefore, the same basic principles of payroll apply except for Employment Insurance (See Hiring Employees Section on page 34). Corporate directors/officers may not be eligible for regular EI benefits when they (employee) and the employer (corporation) do not have an arm's length relationship. You can contact the Canada Revenue Agency for a ruling to determine your eligibility for Employment Insurance (EI) regular benefits.

Salaries are an expense to the corporation and the tax is paid by the individual who claims it on their personal income tax return.

### **Dividends:**

Dividends are investment income – a return on your shares of the corporation. Therefore, they are not subject to payroll deductions such as CPP and EI premiums, payroll taxes, etc; nor do they generate RRSP contribution room.

Dividends are paid out of the retained corporate income that has already been taxed at the corporate level. The individual who claims the dividend on their personal income tax return will receive a dividend tax credit to avoid full double taxation.

To register and/or obtain more information on payroll, contact:

Canada Revenue Agency  
1-800-959-5525

[www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll.html](http://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll.html)

Meaning of "arm's length" for the purposes of Employment Insurance  
[www.cra-arc.gc.ca/tx/hm/xplnd/rms-eng.html](http://www.cra-arc.gc.ca/tx/hm/xplnd/rms-eng.html)

# OPERATIONAL REQUIREMENTS

## **MUNICIPAL BUSINESS LICENSES**

The City of Greater Sudbury has set by-laws with respect to business licenses, zoning, and business taxes. You can obtain and apply for a business license at the By-Law Enforcement Office. Keep in mind that every municipality is different, therefore, if you will be working in multiple communities, ensure that you review the requirements with each one.

Please contact the Compliance and Enforcement Services for more information:  
Compliance and Enforcement Services (By-Law Department)  
City of Greater Sudbury  
Tom Davies Square, Main Floor  
705-674-4455 ext. 2320  
[www.greatersudbury.ca/do-business/business-permits-and-licences/business-licensing/](http://www.greatersudbury.ca/do-business/business-permits-and-licences/business-licensing/)

## **MUNICIPAL ZONING REGULATIONS**

The three main categories of zones are residential, commercial, and industrial. Zoning by-laws include type of activity, size of building, parking, number of employees, amount of traffic, and size of sign. If the location you have chosen must be re-zoned, issues, such as time and cost, may be important factors.

To enquire about zoning a particular property, contact:  
Planning Services  
Tom Davies Square, 3rd Floor  
705-674-4455 ext. 4295  
[www.greatersudbury.ca/do-business/planning-and-development/](http://www.greatersudbury.ca/do-business/planning-and-development/)

## **BUILDING PERMITS**

If you are planning to build, renovate, or demolish a residence or commercial property, it is important that you look into building permit requirements before beginning any construction project within the municipality. A building permit must be obtained from the City of Greater Sudbury for projects including (but not limited to): changing the use of a space, renovating/repairing an existing building, installing/removing partitions, and load-bearing walls, changing the size of doors and windows, installing/modifying electrical, heating, plumbing and air conditioning systems, etc.

For all building permit inquiries, contact:  
Building Services  
Tom Davies Square, 3rd Floor  
705-674-4455 ext. 4278  
[www.greatersudbury.ca/live/building-and-renovating/building-permits1/](http://www.greatersudbury.ca/live/building-and-renovating/building-permits1/)

## **HARMONIZED SALES TAX (HST)**

Every person/business engaged in a commercial activity with *worldwide revenues greater than \$30,000 within 12 consecutive months* is required to register and charge the HST. If your gross worldwide revenues are less than \$30,000, you are not required to register and therefore, do not charge this tax to your customers. However, you may want to register voluntarily for certain reasons:

- You want to claim input tax credits to recover the HST you pay or owe on your business purchases.
- You are starting your business activities and you want to register your HST account before your worldwide revenues of taxable goods and services exceed \$30,000.
- Your clients may only do business with businesses registered for HST.

If you decide to register voluntarily (revenue under \$30,000):

- You must charge, collect and remit HST on your sales of taxable goods and services. You will also have to file HST returns on a regular basis; and
- You must stay registered for at least one year before you can cancel your registration (unless you stop your commercial activities).

If you choose not to register voluntarily (revenue under \$30,000):

- If you choose not to register, you cannot charge HST to your customers and the HST you pay on your business purchases becomes a cost for which you cannot claim input tax credits.

**There is no fee for this registration.**

To register and/or obtain more information, contact:

Canada Revenue Agency

1-800-959-5525

[www.canada.ca/en/services/taxes/gsthst.html](http://www.canada.ca/en/services/taxes/gsthst.html)

### **FYI - Before you register you need:**

- Social Insurance Number (Sole-proprietorship)
- Business structure & Business activity
- Name, Location of the business and Contact person/ representative
- Sales estimate for year/ reporting period
- Fiscal year end (generally Dec 31 - normally only corporations can choose different fiscal year ends)
- Effective date

## **BUSINESS INSURANCE**

Insurance coverage at some level is required by most businesses and is usually necessary as a condition of a loan from a financial institution. As a sole proprietor, having sufficient insurance coverage is especially important because you are personally liable for all debts. For those of you that are starting a home-based business, your existing homeowner's policy does not automatically cover business assets and operations. The latter also holds true for vehicle insurance policies.

There are several types of commercial insurance to consider for your business, some of which include:

- liability insurance
- home insurance
- vehicle insurance
- disability insurance
- property insurance
- errors and omissions insurance
- business interruption insurance

Contact an insurance broker to discuss your specific business insurance needs.

## **ACCESSIBILITY STANDARD FOR CUSTOMER SERVICE**

Accessibility is the law in Ontario. Accessible customer service is not about installing ramps or automatic door openers. It's about making small changes to your customer service to address the needs of people with disabilities.

The Accessibility Standard for Customer Service applies to all organizations (public, private and non-profit) that provide goods or services either directly to the public or to other organizations in Ontario and that have one or more employees in Ontario. What you need to do depends on how many employees you have.

To find out what you need to do to comply with the customer service standard, contact:

Accessibility Services  
1-866-515-2025

[www.ontario.ca/page/accessibility-laws](http://www.ontario.ca/page/accessibility-laws)

## **WSIB: MANDATORY COVERAGE IN THE CONSTRUCTION INDUSTRY**

Under new legislation, independent operators, sole proprietors, some partners in a partnership and some executive officers in a corporation carrying on a business in construction are required to have WSIB coverage starting January 1, 2013 (some exceptions apply).

To register and/or obtain more information, contact:

Workplace Safety and Insurance Board  
30 Cedar Street  
Sudbury, ON P3E 1A4  
1-800-387-0750  
[www.wsib.on.ca](http://www.wsib.on.ca)

## **WSIB COVERAGE FOR THE SELF-EMPLOYED**

If you have employees, you are required by law to have WSIB coverage based on your industry rate group. If you are self-employed, you have the option of carrying coverage for yourself. You are not obligated to do this, unless you are in the construction industry, but you would also not be entitled to any benefits from WSIB if you are injured at work. This optional insurance is available for individuals who have been ruled to be Independent Operators by the WSIB. To determine your Independent Operator Status, a WSIB Questionnaire must be completed and signed by both you (business owner/operator) and the principals that hire you for your services.

If you are deemed to be an Independent Operator, the WSIB determines the approved amount of insurance based upon your industry rate group and your average earnings up to a maximum amount. For 2022, the maximum annual insurable earnings ceiling is \$100,422.

If you are an executive officer of a corporation, average earnings are the earnings reported by the corporation officer on the previous year's Canada Revenue Agency income tax return. If the employer has been in operation for less than one-year, average earnings are the executive officer's salary as stated by the employer. These amounts are subject to the maximum annual earnings ceiling.

Workplace Safety and Insurance Board  
30 Cedar Street  
Sudbury, ON P3E 1A4  
1-800-387-0750  
[www.wsib.on.ca](http://www.wsib.on.ca)



## **EMPLOYMENT INSURANCE (EI) FOR THE SELF-EMPLOYED**

Self-employed individuals are not eligible to receive regular EI benefits. You do have the option to register for special EI benefits. However, this program does not provide coverage if your business fails. It only provides maternity, parental, sickness, and compassionate care benefits.

Once you are enrolled, you must pay into the program for 12 months before you can begin to receive benefits. After you receive EI special benefits, your participation will continue, and you will have to continue to pay EI premiums for the entire duration of your self-employed career (regardless of any change in the nature of your business activity).

*NOTE: Operating a business (full-time/part-time) while being employed elsewhere (full-time/part-time) could affect your eligibility for regular EI benefits should you ever be laid off by your employer. Factors that will be considered in your claim are the revenue generated by your business as well as your ability to look for work while on EI. You must report any self-employed earnings your business generates for you while you are receiving EI benefits, including earnings you receive from profits or commissions. This can reduce your EI benefit.*

For more information regarding EI Special Benefits for Self-Employed People:

Service Canada  
1-800-206-7218

[www.canada.ca/en/services/benefits/ei/ei-self-employed-workers.html](http://www.canada.ca/en/services/benefits/ei/ei-self-employed-workers.html)

## **CPP CONTRIBUTIONS FOR THE SELF-EMPLOYED**

If you are self-employed and are between the ages of 18 to 69 years old, you must contribute to the Canada Pension Plan (CPP). You do not make contributions if you are receiving a Canada Pension Plan disability or retirement pension. These contributions can provide you with income if your earnings stop because of disability or death and can also provide you with retirement income.

As a self-employed person, you are considered to be both the employer and the employee and are therefore responsible for making both portions of the contributions. The amount you pay is based on net business income after expenses on your personal income taxes. The CPP contribution is reported on your personal tax return, and it is payable when your personal tax return is filed.

Service Canada  
1-800-277-9914

[www.canada.ca/en/services/benefits/publicpensions/cpp/contributions.html](http://www.canada.ca/en/services/benefits/publicpensions/cpp/contributions.html)

## **CLAIMING YOUR BUSINESS INCOME (PROPRIETORSHIP/PARTNERSHIP)**

For details on how to claim your income on your personal income taxes as a Sole Proprietor visit the Canada Revenue agency website to obtain the guide:

**Guide: T4002 – Self Employed Business, Professional, Commission, Farming, and Fishing Income**

[www.canada.ca/en/revenue-agency/services/forms-publications/publications/t4002.html](http://www.canada.ca/en/revenue-agency/services/forms-publications/publications/t4002.html)

## **CLAIMING YOUR CORPORATION'S INCOME**

For details on how to file corporate taxes, visit the Canada Revenue agency website to obtain the guide:

**Guide: T4012 – T2 Corporation Income Tax Guide**

[www.canada.ca/en/revenue-agency/services/forms-publications/publications/t4012.html](http://www.canada.ca/en/revenue-agency/services/forms-publications/publications/t4012.html)

# HIRING EMPLOYEES

Employees are the lifeblood of your business, and it is important to know your obligations and opportunities when it comes to hiring people. This guide will help you familiarize yourself with employer regulations in Ontario and the resources that are available for employers.

## **EMPLOYEE OR SELF-EMPLOYED INDIVIDUAL.**

It is important to determine whether a worker is an **employee** or a **self-employed individual**. Employment status directly affects a person's entitlement to Employment Insurance (EI) benefits under the *Employment Insurance Act*. It can also have an impact on how a worker is treated under other legislation such as the *Canada Pension Plan*, and the *Income Tax Act*.

The facts of the working relationship as a whole determine the employment status.

If the worker is an **employee** (employer-employee relationship), the payer is considered an employer. Employers are responsible for deducting Canada Pension Plan (CPP) contributions, Employment Insurance (EI) premiums, and income tax from remuneration or other amounts they pay to their employees. They must remit these deductions along with their share of CPP contributions and EI premiums, to the Canada Revenue Agency.

An employer who fails to deduct the required CPP contributions and EI premiums must pay both the employer's share and the employee's share of any contributions and premiums owing, plus penalties and interest. For more information, go to Payroll.

\*NOTE: You can view the guide online:

[www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4110.html](http://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4110.html)

## **PAYROLL DEDUCTIONS (SOURCE DEDUCTIONS)**

As an employer, you have the responsibility of making certain deductions on behalf of your employees. The federal deductions consist of Employment Insurance Premium (EI), Canada Pension Plan Contributions (CPP) and Personal Income Tax (T4s). There is no fee for this registration.

### **Income Tax**

As an employer, you are responsible for deducting income tax from the remuneration or other income you pay.

There is no age limit for deducting income tax and there is no employer contribution required.

[www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/clcltng/ncmtx/menu-eng.html](http://www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/clcltng/ncmtx/menu-eng.html)

*\*Note: As the employer you will need to provide the federal and provincial **TD1 Form** for employees to fill to determine how much income tax to deduct from their pay.*

[www.cra-arc.gc.ca/formspubs/frms/td1-eng.html](http://www.cra-arc.gc.ca/formspubs/frms/td1-eng.html)

### **Canada Pension Plan (CPP)**

Employer must match dollar for dollar

[www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/clcltng/cpp-rpc/menu-eng.html](http://www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/clcltng/cpp-rpc/menu-eng.html)

### **Employment Insurance (EI)**

Employer must provide 1.4 times each dollar deducted from the employee

[www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/clcltng/ei/menu-eng.html](http://www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/clcltng/ei/menu-eng.html)

Self-employed Canadians are now able to access Employment Insurance (EI) special benefits. There are four types of EI special benefits:

- Maternity benefits;
- Parental benefits;
- Sickness benefits; and
- Compassionate care benefits.

To register and/or obtain more information, contact:

Canada Revenue Agency

1-800-959-5525

[www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll.html](http://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll.html)

### **FYI Before you register you need:**

- Social Insurance Number (Sole-proprietorship)
- Business structure
- Name and Location of the business
- Business activity
- Contact person/ representative (name and address)
- Payroll estimates for year/ first payroll date
- Effective date

## **ONTARIO'S WORKPLACE SAFETY AND INSURANCE BOARD**

(Formerly Worker's Compensation)

The Workplace Safety and Insurance Act covers most industries. Employers are required to pay into this fund through assessment, coverage, accident reporting requirements and appeal procedures. You are required to contact the Workplace Safety and Insurance Board ***within 10 calendar days of hiring an employee.***

To ensure that workers are aware of their rights, employers are required, by law, to post the following document:

**1) In Case of Injury – 1234:** Under a regulation of the Workplace Safety and Insurance Act (WSIA), employers are required to prominently display the poster entitled "In Case of Injury--1234" in their workplace. This poster is provided free of charge to employers directly by the WSIB. Employers can get the poster by calling the WSIB or by downloading it online at

[www.wsib.ca/en/case-injury-poster-form-82](http://www.wsib.ca/en/case-injury-poster-form-82)

*\*Note: As an owner, you do have the option to apply for personal coverage under the Workplace Safety and Insurance Act, but it is not required as it is for all employees.*

### **The benefits of registration include:**

- Help in returning your injured employees to the job
- Insurance benefits to cover lost earnings as a result of injury
- No-fault insurance
- Prevention and training programs
- Protection from lawsuits

To register and/or obtain more information, contact:

Workplace Safety and Insurance Board  
30 Cedar Street  
Sudbury, ON P3E 1A4  
1-800-387-0750  
[www.wsib.on.ca](http://www.wsib.on.ca)

## **WORKPLACE HEALTH AND SAFETY**

Almost every worker, supervisor, employer, and workplace in Ontario is covered by occupational health and safety regulations. As an employer in Ontario, you have a number of obligations, including a duty to instruct, inform and supervise your workers to protect their health and safety.

To ensure that workers are aware of their rights, employers are required, by law, to post the following documents:

**1) Health & Safety at Work: Prevention Starts Here:** The most recent version of the "Health & Safety at Work: Prevention Starts Here" poster must be posted in the workplace where it is likely that employees will see them. They are available in multiple languages and can be downloaded for free at [www.labour.gov.on.ca/english/hs/pubs/poster\\_prevention.php](http://www.labour.gov.on.ca/english/hs/pubs/poster_prevention.php). It can be printed in colour or black and white on letter-size (8 1/2" x 11") paper.

**2) Occupational Health and Safety Act:** Under the Occupational Health and Safety Act (OHSA), Employers are required to post a copy of the Occupational Health and Safety Act in their workplaces. The act is available online for free at [www.ontario.ca/laws/statute/90o01](http://www.ontario.ca/laws/statute/90o01)

**3) Occupational Health and Safety Policy:** The OHSA also requires employers to prepare and review, at least once a year, a written occupational health and safety policy, and to develop and maintain a program to implement that policy. The policy must be posted in the workplace. For information on how to prepare a health and safety policy, visit [www.labour.gov.on.ca/english/hs/pubs/ohsa/ohsag\\_appx\\_a.php](http://www.labour.gov.on.ca/english/hs/pubs/ohsa/ohsag_appx_a.php).

**4) Workplace Violence and Workplace Harassment Policy:** The OHSA also requires employers to prepare and review, at least once a year, workplace violence and workplace harassment policies, and to develop and maintain programs to implement those policies. These policies must be in writing and posted in the workplace except for workplaces with five or fewer regularly employed workers, unless ordered by an inspector. Learn more about workplace violence and workplace harassment by visiting [www.labour.gov.on.ca/english/hs/topics/workplaceviolence.php](http://www.labour.gov.on.ca/english/hs/topics/workplaceviolence.php).

### **Read Online Guides:**

Occupational Health and Safety Act

[www.labour.gov.on.ca/english/hs/pubs/ohsa/index.php](http://www.labour.gov.on.ca/english/hs/pubs/ohsa/index.php)

## **ONTARIO'S EMPLOYMENT STANDARDS**

The Ministry of Labour, through the Employment Standards Program, will provide you with information regarding the terms and conditions of employment. Vacation, minimum wage, working conditions and statutory holidays are examples of the terms and conditions.

To ensure that workers are aware of their rights, employers are required, by law, to post the following document:

**1) What You Should Know About the Ontario Employment Standards Act:** The most recent version of the Ministry of Labour's "What You Should Know About the Ontario Employment Standards Act" poster must be posted in the workplace where it is likely that employees will see it. They are available in multiple languages and can be downloaded for free at [www.ontario.ca/ESAposter](http://www.ontario.ca/ESAposter). It can be printed in colour or black and white on legal-size (8 1/2" x 14") paper.

***\*Note: There is no registration. The Ministry of Labour can provide resources and information on Employment Standards.***

To obtain more information, contact:

Ministry of Labour, Immigration, Training and Skills Development  
159 Cedar Street  
Sudbury, ON P3E 6A5  
(705) 564-7400  
1-800-531-5551

[www.labour.gov.on.ca/english/es](http://www.labour.gov.on.ca/english/es)

## **ONTARIO'S EMPLOYER HEALTH TAX (EHT); if applicable**

The EHT rates vary from 0.98% on Ontario payroll less than \$200,000, up to 1.95% for payroll in excess of \$1,000,000. Due to the special circumstances caused by the coronavirus (COVID-19) in Ontario, the Ontario Government increased the EHT exemption for 2020 from \$490,000 to \$1 million. The next scheduled adjustment for inflation is January 1, 2029. The amount of EHT you, as an employer, pay is calculated by multiplying your Ontario payroll for the year – after deducting any tax exemption – by the applicable tax rate.

To register and/or obtain further information, contact:

Employer Health Tax  
1-866-668-8297

[www.ontario.ca/document/employer-health-tax-ehf](http://www.ontario.ca/document/employer-health-tax-ehf)

## INDUSTRY SPECIFIC CONTACTS

### **Alcohol and Gaming Commission of Ontario**

1-800-522-2876

[www.agco.on.ca](http://www.agco.on.ca)

### **Apprenticeship Training**

Ministry of Colleges and Universities

159 Cedar Street, Suite 506

Sudbury, ON P3E 6A5

705-564-3030

1-800-603-5999

[www.ontario.ca/page/ministry-colleges-universities](http://www.ontario.ca/page/ministry-colleges-universities)

### **Bonding**

Insurance Bureau of Canada

777 Bay Street, Suite 2400

Toronto, ON M5G 2C8

1-844-227-5422

[www.ibc.ca](http://www.ibc.ca)

### **Building Permits**

Building Services City of Greater Sudbury

200 Brady Street.

Sudbury, ON P3E 5P3

705-674-4455 ext. 4278

[www.greatersudbury.ca/live/building-and-renovating/building-permits1/](http://www.greatersudbury.ca/live/building-and-renovating/building-permits1/)

### **Businesses causing any type of emission (including light or sound emissions), producing wastes (storage and disposal), etc.**

Ministry of the Environment, Conservation and Parks

Sudbury MECP District Office

199 Larch Street, Suite 1201

Sudbury, ON P3E 5P9

705-564-3237

1-800-890-8516

[www.ontario.ca/page/ministry-environment-conservation-parks](http://www.ontario.ca/page/ministry-environment-conservation-parks)

### **Canadian Innovation Centre**

Waterloo Research & Technology Park

Accelerator (Accelerator Centre)

295 Hagey Blvd, Suite 15

Waterloo, ON N2L 6R5

519-885-5870

[www.innovationcentre.ca](http://www.innovationcentre.ca)



**Canadian Public Tenders – MERX**

1-800-964-6379

[www.merx.com](http://www.merx.com)

**Cultural Industries Ontario North (CION)**

40 Larch Street, Suite 103

Sudbury, ON P3E 5M7

705-885-9889

<https://cionorth.ca/film-tv/producers-guide/resources-and-services>

**City of Greater Sudbury Public Tenders**

[www.greatersudbury.bidsandtenders.ca/Module/Tenders/en](http://www.greatersudbury.bidsandtenders.ca/Module/Tenders/en)

[www.greatersudbury.ca/do-business/purchasing-section-and-procurement-opportunities/procurement-opportunities-and-contract-awards/](http://www.greatersudbury.ca/do-business/purchasing-section-and-procurement-opportunities/procurement-opportunities-and-contract-awards/)

**Construction Business (houses)**

Tarion Warranty Corporation

1-877-982-7466

[www.tarion.com](http://www.tarion.com)

**Cosmetics**

Health Canada Product Safety Officer

2301 Midland Avenue

Toronto, ON M1P 4R7

1-866-662-0666

[www.hc-sc.gc.ca](http://www.hc-sc.gc.ca)

**Day Care/ Nursery**

Ministry of Education

1-877-510-5333

<https://www.ontario.ca/page/ministry-education>

**Employment Records**

Service Canada

19 Lisgar Street

Sudbury, ON P3E 6L1

[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

**Environmental Protection Act / Certificate of Approval**

Ministry of the Environment, Conservation and Parks

Sudbury District Office

199 Larch Street, Suite 1201

Sudbury, ON P3E 5P9

705-564-3237

1-800-890-8516

[www.ontario.ca/page/ministry-environment-conservation-parks](http://www.ontario.ca/page/ministry-environment-conservation-parks)

**Export Development Canada**

150 Slater Street  
Ottawa, ON K1A 1K3  
1-800-229-0575  
[www.edc.ca](http://www.edc.ca)

**Fire Regulations and Permits**

Greater Sudbury Emergency Services- Fire  
705-855-9062  
[www.city.greatersudbury.on.ca](http://www.city.greatersudbury.on.ca)

**Food Premises, Food & Drug Act and regulations, Septic Tank Installations, etc.**

Sudbury District Health Unit  
1300 Paris Street.  
Sudbury, ON P3E 3A3  
705-522-9200  
[www.phsd.ca/](http://www.phsd.ca/)

**Health and Safety Standards-Consumer Packaging and Labelling Act**

Competition Bureau of Canada  
Place du Portage I  
50 Victoria Street  
Gatineau, Quebec K1A 0C9  
1-800-348-5358  
[www.competitionbureau.gc.ca](http://www.competitionbureau.gc.ca)

**Import/Export Business**

(Duties, tariffs, quotas and/or importer's number)  
Canada Border Services Agency  
1-800-461-9999  
[www.cbsa-asfc.gc.ca](http://www.cbsa-asfc.gc.ca)

**Intellectual Property**

(Patents, Trademarks, Copyrights, Industrial Design)  
Canadian Intellectual Property Office  
Place du Portage I  
50 Victoria Street  
Gatineau, Quebec K1A 0C9  
1-866-997-1936  
[www.cipo.ic.gc.ca](http://www.cipo.ic.gc.ca)

**Labelling**

Food Labelling, Food and Drug Allergy Regulations  
Canadian Food Inspection Agency  
1-800-442-2342  
[www.inspection.gc.ca](http://www.inspection.gc.ca)

**Motor vehicle dealers and salespersons registration**

Ontario Motor Vehicle Industry Council (OMVIC)

65 Overlea Blvd. Suite 300

Toronto, ON M4H 1P1

1-800-943-6002

[www.omvic.on.ca](http://www.omvic.on.ca)

**Pesticide License**

1-800-461-6290

**Police Checks**

Greater Sudbury Police Service

190 Brady Street

Sudbury, ON P3E 1C7

705-675-9171

[www.police.sudbury.on.ca](http://www.police.sudbury.on.ca)

**Private Schools, Educational Facility, Trade Certification, Estheticians/ Beauticians**

159 Cedar Street, Suite 506

Sudbury, ON P3E 6A5

705-564-3030

1-800-603-5999

<https://www.ontario.ca/page/ministry-colleges-universities>

**Registration under the Consumer Protection Act, Incorporations.**

Land Registry Office

Ontario Government Building – Third Floor

199 Larch Street, Suite 300

Sudbury, ON P3E 5P9

705-564-4300

**Security Guard, Private Investigator, Security Alarm Monitoring Station**

Ministry of the Solicitor General

416-326-5000

[www.ontario.ca/page/ministry-solicitor-general](http://www.ontario.ca/page/ministry-solicitor-general)

**SOCAN****Society of Composers, Authors and Music Publishers of Canada**

Licensing: businesses requiring SOCAN licences

1-800-557-6226

[licence@socan.ca](mailto:licence@socan.ca)

[www.socan.ca](http://www.socan.ca)

**Taxi/Limousine Service**

Ministry of Transportation

1-800-387-7736

[www.mto.gov.on.ca](http://www.mto.gov.on.ca)

**Technical Standard & Safety Authority (TSSA)**

1-877-682-8772

[customerservices@tssa.org](mailto:customerservices@tssa.org)

[www.tssa.org](http://www.tssa.org)

**Tourist Establishments**

Ministry of Tourism, Culture and Sport

416-326-9326

[www.ontario.ca/page/ministry-tourism-culture-sport](http://www.ontario.ca/page/ministry-tourism-culture-sport)

**Travel Industry Council of Ontario**

1-888-451-8426

[www.tico.ca/](http://www.tico.ca/)

**Translation and Interpretation**

Association of Translators and Interpreters of Ontario

613-241-2846

[www.atio.on.ca](http://www.atio.on.ca)

**Working at Heights**

Ministry of Labour, Immigration, Training and Skills Development

1-877-202-0008

[www.ontario.ca/workingatheights](http://www.ontario.ca/workingatheights)

***For more information on  
industry specific guides, please  
visit***

FedDev Ontario – Small Business  
Service's site at:

[https://sbs-  
spe.feddevontario.canada.ca/en](https://sbs-spe.feddevontario.canada.ca/en) or  
call 1-888-576-4444.

# USEFUL INTERNET SITES

## General Information

Regional Business Centre Regional Business Centre – Market Research Guide (Resource List)	<a href="http://www.regionalbusiness.ca">www.regionalbusiness.ca</a>
FedDev Ontario – Small Business Services	<a href="https://sbs-spe.feddevontario.canada.ca/en">https://sbs- spe.feddevontario.canada.ca/en</a>

## Market Research

Canada 411 Directory	<a href="http://www.canada411.ca">www.canada411.ca</a>
CHMC- Canada Mortgage and Housing Corporation	<a href="http://www.cmhc-schl.gc.ca">www.cmhc-schl.gc.ca</a>
City of Greater Sudbury – Key Facts	<a href="http://www.greatersudbury.ca/keyfacts">www.greatersudbury.ca/keyfacts</a>
Esource Suppliers Directory	<a href="http://www.esourcecanada.com">www.esourcecanada.com</a>
Frasers	<a href="http://www.frasers.com">www.frasers.com</a>
Greater Sudbury Development Corporation	<a href="http://www.investsudbury.ca">www.investsudbury.ca</a>
Industry Canada	<a href="http://www.ic.gc.ca">www.ic.gc.ca</a>
Industry Canada Benchmarking Tool search “SME Benchmarking Tool”	<a href="http://www.strategis.ic.gc.ca">www.strategis.ic.gc.ca</a>
Labour Market Information	<a href="http://www.labourmarketinformation.ca">www.labourmarketinformation.ca</a>
Statistics Canada	<a href="http://www.statcan.gc.ca">www.statcan.gc.ca</a>
Sudbury & Manitoulin Workforce Planning Board	<a href="http://www.planningourworkforce.ca">www.planningourworkforce.ca</a>

## Others

<b>Provincial:</b>	<a href="http://www.ontario.ca">www.ontario.ca</a>
Ministry of Economic Development, Job Creation and Trade	<a href="http://www.ontario.ca/page/ministry-economic-development-job-creation-trade">www.ontario.ca/page/ministry- economic-development-job-creation- trade</a>
Ministry of Finance	<a href="http://www.ontario.ca/page/ministry-finance">www.ontario.ca/page/ministry-finance</a>
Northern Ontario Heritage Fund Corporation	<a href="http://www.nohfc.com">www.nohfc.com</a>
e-Laws	<a href="http://www.e-laws.gov.on.ca">www.e-laws.gov.on.ca</a>
<b>Federal:</b>	<a href="http://www.canada.gc.ca">www.canada.gc.ca</a>
Service Canada	<a href="http://www.servicecanada.gc.ca">www.servicecanada.gc.ca</a>
Canada Revenue Agency (GST, payroll, etc.)	<a href="http://www.cra-arc.gc.ca">www.cra-arc.gc.ca</a>
Canadian Intellectual Property Office (patents, trademarks, etc.)	<a href="http://www.cipo.ic.gc.ca">www.cipo.ic.gc.ca</a>
Canadian Border Services Agency (Import, Export)	<a href="http://www.cbsa.gc.ca">www.cbsa.gc.ca</a>
Industry Canada	<a href="http://www.ic.gc.ca">www.ic.gc.ca</a>

# Thank you to our collaborators

## Merci a nos collaborateurs

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